

R E M A R K S

- Claims 69-90 were pending in the present application
- Claims 69-79 and 86-89 stand rejected
- Claims 80-85 and 90 are allowed

Upon entry of this amendment, which is respectfully requested for the reasons set forth below:

- Claims 69-85 and 90-117 will be pending
- Claim 69 will be amended
- Claims 86-89 will be cancelled
- Claims 91-117 will be added
- Claims 69, 80, and 103 will be the only independent claims

Claims 80-85 and 90 Are Allowable

Applicants are grateful for the Examiner's statement that Claims 80-85 and 90 are allowable.

Specification Amendments

The Specification has been amended to update status information for recited applications. No new matter has been added by this amendment, and the amendment was not made for any reason related to patentability.

Claim Amendments

1. Claim 69 has been amended

As requested by the Examiner, Claim 69 has been amended to provide a proper antecedent basis for "the central controller." Specifically, the first occurrence of "the central controller" (line 5) has been replaced correctly with *a central controller*. No new matter has been added by this amendment.

2. Claims 86-89 have been cancelled; new Claims 95-98 have been added

Claims 86-89 have been cancelled by this amendment without prejudice. Claim 86 was dependent from allowable Claim 85, and Claims 87-89 were dependent from Claim 86. Applicants reserve the right to and plan to pursue the subject matter of Claims 86-89 in a continuing application.

New Claims 95-98 have been added by this amendment. New Claim 95 is dependent from allowable Claim 80, and new Claims 96-98 are dependent from new Claim 95.

3. New Claims 91-94 and 99-117 have been added

New Claims **91-94 and 99-117** have been added by this amendment. New Claims **91-94** are dependent from Claim **69**. New Claims **99-102** are dependent from allowable Claim **80**. New Claims **104-117** are dependent from new independent Claim **103**. No new matter has been added.

Section 112 Rejection of Claims 69-79 and 86-89

1. Claims 69-79 have been amended to correct insufficient antecedent basis

Claims **69-79** stand rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention.

As requested by the Examiner, Claim **69** has been amended to provide a proper antecedent basis for “the central controller.” Specifically, the first occurrence of “the central controller” (line 5) has been replaced correctly with *a central controller*.

The Examiner stated that Claims **69-79** would be allowable if independent Claim **69** was rewritten to overcome the Section 112, second paragraph rejection. Accordingly, Applicants respectfully submit that Claim **69**, and Claims **70-79** dependent therefrom, are in condition for allowance.

2. Claims 86-89 have been cancelled; new Claims 95-98 have been added

Claims **86-89** stand rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention. The Examiner states: “it is unclear whether applicant is referring to a new installment plan or the same installment plan referred back to claim 85 or claim 80.”

The Examiner stated that Claims **86-89** would be allowable if rewritten to overcome the rejection under Section 112, second paragraph. However, Claims **86-89** have been cancelled by this amendment. Accordingly, the Section 112, second paragraph rejection of Claims **86-89** is moot.

New Claims **95-98** have been added by this amendment, and correspond generally to now-cancelled Claims **86-89**, respectively. However, new Claim **95** is dependent from allowable Claim 80 (now-cancelled Claim **86** was dependent from allowable Claim 85). New Claims **96-98** are dependent from new Claim **95**. Accordingly, Applicants respectfully submit that new Claims **95-98** contain allowable subject matter.

Further, in new Claim **95**, the recited feature of *generates the installment plan* has a clear antecedent basis in the feature of *generate an installment plan*, as recited in allowable Claim **80**, from which new Claim **95** depends. Accordingly, Applicants respectfully submit that new Claims **95-98** satisfy the requirements of Section 112, second paragraph.

Thus, Applicants respectfully submit that new Claims **95-98** are in condition for allowance.

Newly-Added Claims 91-117 Contain Allowable Subject Matter

Applicants respectfully submit that newly-added Claims **91-117** contain allowable subject matter for at least the reasons presented herein with respect to independent Claims **69 and 80**.

Each of new Claims **91-94** is dependent from independent Claim **69**, which the Examiner has indicated would be allowable as rewritten by this amendment. Accordingly, Applicants respectfully submit that each of new Claims **91-94** contains allowable subject matter. In addition, new Claims **91-94** provide for additional features not suggested by the prior art of record.

Each of new Claims **95-102** is dependent from independent Claim **80**, which the Examiner has indicated is allowable. Accordingly, Applicants respectfully submit that each of new Claims **95-102** contains allowable subject matter. In addition, new Claims **95-102** provide for additional features not suggested by the prior art of record.

New independent Claim **103** provides a system comprising means for performing the steps of method Claim **69**, which the Examiner has indicated would be allowable as rewritten by this amendment. Each of new Claims **104-114** is dependent from new independent Claim **103**. Accordingly, Applicants respectfully submit that new Claims **103-114** contain allowable subject matter.

For at least the reasons stated herein, Applicants respectfully submit that new Claims **91-117** are allowable.

Conclusion

It is submitted that all of the claims are in condition for allowance. The Examiner's early re-examination and reconsideration are respectfully requested.

Please charge any fees that may be required for this Amendment to Deposit Account No. 50-0271. Furthermore, should an extension of time be required, please grant any extension of time which may be required to make this Amendment timely, and please charge any fee for such an extension to Deposit Account No. 50-0271.

If the Examiner has any questions regarding this amendment or the present application, the Examiner is cordially requested to contact Michael Downs at telephone number (203) 461-7292 or via electronic mail at mdowns@walkerdigital.com.

Respectfully submitted,

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Date

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A M E N D M E N T

Marked-Up Version

Please amend the above-identified application as follows:

IN THE SPECIFICATION:

Please **REPLACE** the paragraph starting at page 1, line 4 as follows:

The present application is a continuation of U.S. Patent Application Serial No. 09/264,379, filed on March 5, 1999, and issued as U.S. Patent No. 6,336,104 B1; which is a divisional of U.S. Patent Application Serial No. 08/946,508, filed on October 7, 1997, and issued as [now] U.S. Patent No. 6,064,987[,]; which is a continuation-in-part of [co-pending] U.S. Patent Application Serial No. 08/920,116, [attorney docket no. WD2-97-054, entitled "METHOD AND SYSTEM FOR PROCESSING SUPPLEMENTARY PRODUCT SALES AT A POINT-OF-SALE TERMINAL",] filed on August 26, 1997, and issued as U.S. Patent No. 6,119,099; which is a continuation-in-part of U.S. Patent Application Serial No. 08/822,709, [attorney docket no. WD2-97-006, entitled "SYSTEM AND METHOD FOR PERFORMING LOTTERY TICKET TRANSACTIONS UTILIZING POINT-OF-SALE TERMINALS",] filed on March 21, 1997, and issued as U.S. Patent No. 6,267,670 B1.

IN THE CLAIMS:

Please **REPLACE** Claim 69 as follows:

69. (AMENDED) A method for providing installment plan options, comprising:
 - generating a purchase price at a POS terminal;
 - generating a credit card number at the POS terminal;
 - transmitting the purchase price and the credit card number from the POS terminal to [the] a central controller;
 - using the central controller to generate an installment plan for payment of the purchase price;
 - transmitting data concerning the installment plan from the central controller to the POS terminal;
 - generating at the POS terminal a selection signal to indicate whether the installment plan is accepted; and
 - transmitting the selection signal from the POS terminal to the central controller.